In response to the issuance of declarations concerning a public health emergency and civil preparedness emergency, and with regards to a global pandemic of the COVID-19 disease associated with the coronavirus affecting multiple countries and states, this meeting was held via teleconferencing.

Chairman Norman Boucher called the Regular Meeting of Tuesday, April 7, 2020 to order at 6:31 p.m.

**MEMBERS IN ATTENDANCE:**
Chairman Norman Boucher, Cornelius O’Leary, Michael Ciarcia, David Weigert, Lori Quagliaroli, Paul Riedi and Alternate Lacinda VanGieson

**MEMBERS ABSENT:**
Alternate Mark Whitten

**ALSO ATTENDING REMOTELY:**
Amanda Moore, Finance Director
Chris Monroe, USI Insurance Services
J. Christopher Kervick, First Selectman

Recording Secretary, Terrie Becker reviewed required teleconference meeting rules for all participants who joined this meeting.

**PUBLIC INPUT-BOARD OF FINANCE MATTERS ONLY:**
There was no public input.

**CORRESPONDENCE:**
There was no correspondence.

**ADDED AGENDA ITEMS:**
There were no added agenda items.

**DISCUSSION WITH CHRIS MONROE, BROKER FROM USI INSURANCE SERVICES:**
Chris Monroe, Senior Vice President of USI Insurance Services presented 2020-2021 insurance renewal updates to this board. He stated that he has served as the Windsor Locks Agent of Records since approximately 1998. Mr. Monroe stated that the January renewal process generally begins in the November/December time frame. His company is self-insured and contracts with Anthem/Blue Cross. There is a fixed cost structure which is divided into two (2) components which include administrative fees and stop loss premiums. Mr. Monroe explained fixed cost structure in detail.
Mr. Monroe stated that claims are the largest budget component to insurance. He explained how claim costs are projected using different scenarios. Mr. Monroe stated that claim projections are based on a number relative to the current expense rate and where projection rates are anticipated to be for expenses in the future. Underwriting tests are done to determine projection insurance expense rates.

Mr. Monroe explained overall impact estimated percentages for worse (14.2% increase), best (4.7% increase) and melded (12.1% increase) case scenarios when fixed costs were taken into account with claim estimates. He recommended the melded case of 12% increase based on status quo and maintaining the relationship between Anthem Blue Cross/Blue Shield.

Payment is based on a flat fee-per employee, per month tied to the number of employees per plan. Mr. Monroe stated this figure works out to about $6.50 per employee, per month. He stated his compensation is approximately $26,000.00 annually.

Mr. Monroe then discussed Pharmacy program terms with this board and stated that it is becoming an over-all increase in claim spend. He explained contract pricing and rebate sharing. Currently Express Scripts or CVS/Caremark is being used ending pharmacy relationship with Blue Cross, and going directly with these pharmacy managers. Mr. Monroe stated that savings using this pharmacy program is estimated to be approximately $200,000 per year.

Mr. Monroe discussed disruption issues to employees and stated during an enrollment twelve-month period, that 98% of required scripts from Anthem are also on the Express Scripts formula. (disruption of 2% on Express Script). This same analysis was done on CVS/Caremark, and there was found to be approximately 4.5% disruption. Proposed plan includes the same pharmacies as present, the only change being that employees will have two different identification cards, Anthem for medical use and Express Scripts for prescription use.

Mr. Monroe stated after analysis of this plan, he suggested making this move on July 1, 2020 and to share data with the Unions.

Ms. Moore stated that she and the Board of Education Business Manager intend to move forward with this process.

Mr. Monroe shared updates with regards to COVID-19 and medical expense impacts.

**BOARD OF SELECTMEN UPDATE ON THE TIF BUDGET:**
First Selectman J. Christopher Kervick stated that the Board of Selectmen approved a revised fiscal year 2020-2021 TIF budget. First Selectman Kervick stated the budget was revised because there was indication that the Board of Education may request use of TIF funding for transportation expenses for students that live in the Montgomery Mill apartments. The Board of Education is looking for alternative options for transportation at a lesser cost. The First Selectman stated that funds for the fiscal year 2020-2021 proposed TIF budget were taken from
the Historic Train Station account and transferred into the TIF Contingency account to cover estimated transportation costs for the Montgomery Mill apartment students ($50,000). The total fiscal year 2020-2021 proposed budget amount remained the same at $213,158.00. The First Selectman requested that the TIF Contingency Fund be used accordingly remembering that some of the funds are allocated for the transportation expenses. Cornelius O’Leary moved to temporarily approve the fiscal year 2020-2021 TIF budget as presented at $213,158.00. Michael Ciarcia seconded this motion. After discussion, the vote was 6-0 in favor and this motion carried.

The First Selectman stated that the proposed TIF Revenue Policy was approved by the Board of Selectmen.

SAVE MONEY AND REDUCE TRASH (SMART) PROGRAM DISCUSSION:
Selectman Kervick stated that the Town of Windsor Locks was asked by the Department of Energy and Environmental Protection (DEEP), to participate in a pilot program (SMART) which relates to the manner in which solid waste is disposed of. Selectman Kervick stated that disposal costs have been rising astronomically. This process is estimated to reduce the amount of solid waste from Windsor Locks residents by 44%. Currently the town is paying by the ton and by eliminating some of this waste, disposal expenses should decrease. Selectman Kervick stated that there is benefit for the environment as less waste is produced. Another benefit for the town is would be lower expenses.

Selectman Kervick stated that the Board of Selectmen feels that it is time to bring this item forward and educate town citizens with regards to this opportunity. He stated that on Thursday, April 16, 2020 at 6:30 through a Zoom meeting, there will be a public information meeting to brief town residents and to give them opportunity to ask questions regarding this program.

Selectman Kervick stated that the green bins will continue to be used, however, bags for trash disposal will have to be purchased by town residents. Lacinda Van Gieson stated that town residents may not understand purchase requirement and there may be some sort of resistance regarding bag purchase. She also stated that this program needs to be presented appropriately so that all understand the benefits.

Selectman Kervick stated that there is $70,000 grant funding that can be applied for through DEEP for this program and feels very positive that this grant can be secured by the Town of Windsor Locks. He also stated that disposal costs are guaranteed.

Cornelius O’Leary suggested that a major educational program be available for residents as had been done in the past when the current recycling program began in town.

Selectman Kervick also spoke about needed Zoom meeting upgrades. He stated that costs are directly related to the COVID-19 crisis. He stated that this upgrade cost should be taken directly from funds allocated for this emergency.
APPOINTMENT OF AUDITOR:
Michael Ciarcia made a motion to approve Blum/Shapiro as auditors for fiscal year 2019-2020. David Weigert seconded this motion. The vote was 6-0 in favor and this motion carried.

COVID-19 EMERGENCY FUNDING TRANSFER:
Ms. Moore presented the following transfer with regards to the COVID-19 Emergency:

T20-46
This transfer was requested by the Finance Department for the Office of Emergency Management.
From: Contingency Acct #1005-980000-59600 Amount: $25,000.00
To : To be Created/COVID-19 Acct # To be created Amount; $25,000.00

Per section 807 and 406 of the Town Charter, $25,000.00 is being appropriated for emergency response to the COVID-19 emergency. During discussion, Ms. Moore stated that First Selectman J. Christopher Kervick would be the individual responsible to all approve COVID-19 expenditures. Per section 807 of the Town Charter, town meeting approval is not needed for this transfer. Michael Ciarcia moved to approve transfer T20-46 as presented. Paul Riedi seconded this motion. The vote was 6-0 in favor and this motion carried.

TRANSFERS:
T20-45
This transfer was requested by the Emergency Management Director:
From: Repair & Maintenance/Warning System Acct #1005-422320-54300 Amount: $1,700.00
To : General Supplies Acct #1005-422300-56100 Amount: $1,700.00
This transfer was submitted to move monies from accounts not needed to supplement a General Supplies account that will be used for COVID-19 bills until we can obligate them to 25K in the Town Charter for declared emergencies. David Weigert moved to approve transfer T20-45 as presented. Cornelius O’Leary seconded this motion. The vote was 6-0 in favor and this motion carried.

T20-48
This transfer was requested by the Assessor.
From: Salary & Wages/Regular Acct #1005-413100-51610 Amount: $2,000.00
To : Professional & Technical Ser-Consultant Acct #1005-413100-53300 Amount: $2,000.00
In order to negotiate with the commercial property owners that have Board of Assessment Appeals for 2019, the Assessor would like to utilize services of John Valente, owner of Safe Ground Organics. He is a certified commercial appraiser and was the appraiser used during the 2018 revaluation process. The current appeals are based on the 2018 values that Mr. Valente helped us determine. The same process was used during last year’s appeals and settled two dozen appeals forgoing the need to go to trial and saving tens of thousands of dollars in court costs. The Assessor states there are ten commercial appeals which represents up to $250,000 in
tax loss if not negotiated/defended successfully. **Paul Riedi moved to approve transfer T20-48 as presented. Michael Ciarcia seconded this motion. The vote was 6-0 in favor and this motion carried.**

**FINANCE OFFICE UPDATE:**
Ms. Moore reaffirmed that the TIF Revenue Policy was approved by the Board of Selectman and that First Selectman Kervick will be approving all COVID-19 expenditures.

Ms. Moore also followed up with the Board of Education Business Manager, Charmaine Bradshaw-Hill and Superintendent Shawn Parkhurst regarding paying for half of the studies as discussed during last Board of Finance meeting held on April 1, 2020. The contractor agreed to do half the study in the current fiscal year and the second half in the 2020-2021 fiscal year. Ms Moore stated that during appeals, the second half of the contractor payment needs to be adjusted accordingly in the fiscal year 2020-2021 temporarily approved budget.

Ms. Moore also addressed administration fees from last year with regards to Chris Monroe’s presentation.

Paul Riedi requested to look into identifying major vendors and develop some type of policy as to how frequently the town prices out those services and to make sure the town receives the best services at the best cost.

**PUBLIC INPUT-BOARD OF FINANCE MATTERS ONLY:**
There was no public input.

**BOARD MEMBER INPUT:**
Paul Riedi stated that he was in favor of the SMART program and suggested that funds saved from using this program be used for infrastructure spending.

Lacinda VanGieson voiced concern with regards to hearing appeals on April 14, 2020.

Ms. Moore and Chairman Boucher explained appeal procedure to new members. Chairman Boucher suggested setting a time limit on appeals. After discussion, it was agreed that the agenda for April 14, 2020 will note that public input would be limited to three minutes. Cornelius O’Leary suggested that Chairman Boucher and the Zoom host use discretion when limiting public input.

Chairman Boucher stated that the Board of Finance meeting for Wednesday, April 8, 2020 has been cancelled.
ADJOURNMENT:
There being no further discussion or information to come before the Board of Finance, a motion to adjourn was made by Paul Riedi and seconded by Cornelius O’Leary. The vote was unanimous and this meeting stood adjourned at 8:30 p.m.

Respectfully submitted,

Terrie-Ann Becker  
Board of Finance Recording Secretary